In the Claims

This listing of claims will replace all prior versions, and listings, of claims in the

application:

Claim 1. (Previously Presented) A method of processing profile information of a user for

conducting an on-line transaction between the user and a vendor, comprising the steps of:

entering profile information of a user into a profile form at a user location

disposed on a network prior to conduction of an on-line transaction between the user and the

vendor, the vendor disposed at a vendor location on the network;

issuing to the user a unique code representing stored profile information of the

user in response to the user transmitting the profile form from the user location to a second

location on the network for storage thereat, the second location disposed on the network;

initiating an on-line transaction by selecting a product of the vendor at a user

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after selecting the product, providing to the vendor location by the user the unique

code for purchase of the product, during the on-line transaction, which on-line transaction

requires the user to view a vendor payment form at the user location representing information

about the transaction, and which vendor payment form includes fields that are associated with information obtainable from the stored profile information of the user and which must be viewed

by the user prior to completion of the on-line transaction;

providing the stored profile information from the second location to the vendor

location in response to the vendor location receiving and processing the unique code; and

automatically inserting by the vendor at least a portion of the stored profile

information of the user into the vendor payment form for respective associated fields therein for

presentation to the user at the user location after such insertion such that, when the user receives

the form for viewing, such insertion has already occurred, such that the user has not viewed the

form other than with already populated certain fields prior to reception, and wherein said vendor

location receives said profile information from said second location in response to said vendor

25 location transmitting said unique code to said second location.

Claim 2. (Previously Presented) The method of Claim 1, wherein the user fills in the

profile form only one time.

Claim 3 (Previously Presented) The method of Claim 1, wherein the profile form is

transmitted to the second location over a public switched telephone network.

Claim 4. (Canceled)

Claim 5 (Previously Presented) The method of Claim 1, wherein the unique code is

unique and has a unique ID number associated therewith.

Claim 6 (Previously Presented) The method of Claim 1, wherein the unique code has a

unique ID number associated therewith and the user provides the unique ID number to the

vendor location for payment purposes.

Claim 7. (Original) The method of Claim 1, wherein the step of automatically inserting

causes all of the profile information to be entered into the vendor payment form as encoded

information

Claim 8 (Original) The method of Claim 1, wherein the step of automatically inserting

causes only a portion of the profile information to be entered into the vendor payment form as

encoded information

Claim 9 (Original) The method of Claim 8, wherein the portion of the profile information

is credit information.

Claim 10. (Original) The method of Claim 1, wherein the profile information comprises

name, address, ship-to address, and credit information.

Claim 11. (Currently Amended) The method of Claim 5, wherein the second location is a

central registration server having a database of the profile information associated with respective

AMENDMENT UNDER RULE 312 SN: 09/382.426

unique unique codes and unique ID numbers.

Claim 12. (Original) The method of Claim 11, wherein the second location is a credit card

company server.

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Claim 13. (Previously Presented) The method of Claim 1, wherein the unique code is placed

on a credit card.

Claim 14. (Previously Presented) A system for processing profile information of a user for

conducting an on-line transaction between the user and a vendor, comprising;

profile information of a user entered into a profile form at a user location disposed

on a network prior to conduction of an on-line transaction between the user and the vendor, the

vendor disposed at a vendor location on the network;

a unique code representing stored profile information of the user issued to the

user in response to said user transmitting said profile form from said user location to a second

location on the network for storage thereat, said second location disposed on said network;

wherein said unique code is provided to the vendor location by the user for

purchase of a product of the vendor after the user has viewed and made a selection of the

product, during the on-line transaction, which on-line transaction requires the user to view a

vendor payment form at the user location representing information about the transaction, and

which vendor payment form includes fields that are associated with information obtainable from

the stored profile information of the user and which must be viewed by the user prior to

15 completion of the on-line transaction;

wherein said profile information is provided from said second location to said

vendor location in response to said vendor location processing said unique code; and

wherein at least a portion of said stored profile information of the user is

automatically inserted into said vendor payment form by the vendor for respective associated fields therein for presentation to said user at the user location after such insertion such that, when

the user receives the form for viewing, such insertion has already occurred, such that the user has

not viewed the form other than with already populated certain fields prior to reception, and

wherein said vendor location receives said profile information from said second location in

response to said vendor location transmitting said unique code to said second location.

Claim 15. (Previously Presented) The system of Claim 14, wherein said user fills in said

profile form only one time.

Claim 16. (Previously Presented) The system of Claim 14, wherein said profile form is

transmitted to said second location over a public switched telephone network.

Claim 17. (Canceled)

Claim 18. (Previously Presented) The system of Claim 14, wherein said unique code

comprises a bar code.

Claim 19. (Previously Presented) The system of Claim 14, wherein said unique code has a

unique ID number associated therewith and said user provides said unique ID number to said

vendor location for payment purposes.

Claim 20. (Original) The system of Claim 14, wherein all of said profile information is

automatically inserted into said vendor payment form as encoded information.

Claim 21. (Original) The system of Claim 14, wherein only a portion of said profile

information is entered into said vendor payment form as encoded information.

Claim 22. (Original) The system of Claim 21, wherein said portion of said profile

information is credit information.

Claim 23. (Original) The system of Claim 14, wherein said profile information comprises

the user's name, address, ship-to address and credit information.

Claim 24. (Previously Presented) The system of Claim 19, wherein said second location is a

central registration server having a database of said profile information associated with

AMENDMENT UNDER RULE 312 SN: 09/382.426 respective said unique code and said unique ID number.

Claim 25. (Original) The system of Claim 24, wherein said second location is a credit card

company server.

Claim 26. (Previously Presented) The system of Claim 14, wherein said unique code is

placed on a credit card.

Claim 27. (Previously Presented) The system Claim 19, wherein said second location is a

central registration server having a database of said profile information associated with

respective said unique code and said ID number.

Claim 28. (Previously Presented) The method of Claim 1, and further comprising

transmitting the populated form to the vendor location to complete the on-line transaction.

Claim 29. (Previously Presented) The system of Claim 14, wherein the populated form is

transmitted to the vendor location to complete the on-line transaction.